

**DAVE SAYS:**

# New Family, Lifestyle Changes

**Dear Dave,**  
I just got married to a wonderful lady with two children. We've talked over our financial situation, and we're determined to get out of debt within two years. This will mean some big changes in our teenager's lifestyles. How can we break this to them gently?



Dave  
**RAMSEY**

**Dan**  
**Dear Dan,**  
Having your wife, who is also their mother, on board with the plan makes a big difference. I think all of you need to sit down and have a frank, but loving, discussion about the changes that are going to come with this marriage for everyone. The kids have to adjust to a stepdad being on the scene, just like you have to adjust to a new marriage where teenagers are part of the package.

Let them know that you don't want to be the bad guy, but that you and mom have been looking at the money situation, and things just don't add up. Then, it wouldn't be a bad idea for mom to speak up at this point. Let her tell the kids that you've both decided it's time you made the

money behave, and this will mean some lifestyle changes for everyone.

Listen to reasonable input from them, and let them know their thoughts and feelings matter. But they also need to know things are going to be different, and this part needs to come from mom. Otherwise, they're likely to see you as the wicked stepdad!

—Dave

## Too Much Going On

**Dear Dave,**  
I've got some rental houses, and I run a mail route six days a week. Plus, I grew up on a farm, I still farm, and I'm the minister of

a small church. I'm trying to sort these things out, and decide how to free up more time to work in the ministry. I'm not sure what to do.

**Damon**

**Dear Damon,**  
I would spend some serious time thinking about your situation and praying. Ask God directly what he's calling you to do for this season of your life. Once you're called into the ministry, then you're in the ministry. But one of the questions we're looking at here is this: should this be the season in which you continue to do this kind of church work? Lots of ministry work is done outside the

church, or at least it should be.

Plus, you've got to be having fun. You'll be having fun when you're doing what you were designed to do. Let me ask you a question. If you had a clean slate, no obligations and unlimited money, what would you do? Now, I'm not talking about sitting on the beach and forgetting the family. That's not an option once you have the responsibility in place. I'm talking about a kind of work that you're going to fall in love with and completely pour yourself

into. If it's being involved in rental properties and real estate, fine. If it's dumping the rental properties, mail route, and farming so you can concentrate on the ministry, that's great, too.

Think it over from that perspective, but I'd say one or two of these things needs to disappear within the next few months. If not, it's going to start eating you up inside.

—Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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**1775 Home Furnishings**

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**CHILDREN AND YOUNG ADULTS NEEDED**  
For Hearing/Auditory Processing Study

The USD Department of Communication Sciences and Disorders is seeking children ages 7-13 years and adults 18-25 years with no history of language, learning, or hearing problems to participate in a research study focused on updating normative values for diagnostic tests of Central Auditory Processing. Participation will require two test sessions at the USD Speech-Language-Hearing Clinic in Vermillion. Each session will take approximately 1.5 to 2 hours and can be scheduled at your convenience (including evenings and weekends). All participants will receive a free hearing test and central auditory processing evaluation. Participants also will be compensated for their participation.

**To participate you must:**

- Have no history of language, learning, or hearing problems.
- Have normal hearing
- Speak English as your primary language
- Be between 7-13 or 18-25 years of age

For more information, contact:  
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**217.89 ACRES VOLIN TOWNSHIP, YANKTON COUNTY LAND SOLD IN 4-TRACTS AT AUCTION**

As our family has decided to sell our land we will offer it for sale at public auction located at the junction of 448th Ave and 306th Street. Or from Mission Hill, 2-miles north and 1 1/4 miles east north side of the road or 3-miles west of Volin, SD on:

**MONDAY, NOV. 7TH • 10:30 AM**  
LAND AUCTION HELD ON TRACT 1

It is our privilege to offer 217.89 acres of tightly held Volin Township, Yankton County Land. This auction allows for both farmers & investors to add additional acres to their operations. All tracts will be sold independently and not tied together or sold as one unit.

**TRACT ONE: 64.39 ACRES**  
Legal: S 1/2 of the SE 1/4 except Tract 1 of White Farm Add. in Section 17, 94-54 Yankton County, SD.  
Location: Junction of 448th Ave and 306th St.  
• 64.52 acres highly productive tillable land, oil road borders to east.  
• Annual Taxes are TBD as acreage was recently surveyed out.  
• Production rating 81.4. Predominant soil Egan-Wentworth loams (91-rating)  
• Buyer able to farm/operate or rent out for 2012 crop year.  
• Looking for a powerful piece of ground with excellent soil ratings check this one out!

**TRACT TWO: 76.7 ACRES**  
Legal: The E 1/2 of the NE 1/4 except Lot H-1 in Section 17, 94-54 Yankton County, SD.  
Location: From Tract One 1/4 mile north located in the same section.  
• 69.2 Acres tillable, 6.41 acres in building site and waterways.  
• Annual Taxes \$1,503.38. Oil road borders to the north and east.  
• Possible new home/acreage site with established trees.  
• Production rating of 69.3. Predominant soil Luton silty loams.  
• Buyer able to farm/operate or rent out for 2012 crop year.

**TRACT THREE: 37.8 ACRES**  
Legal: The SW 1/4 of the SW 1/4 of Section 16,94-54 Yankton County, SD.  
Location: Directly east of Tract One  
• 38.4 Acres tillable balance in road right of ways.  
• Oil road borders to the west, minimum maintenance road to the south  
• Production rating 58.1. Predominant soil Luton Silty loam.  
• Annual Taxes \$579.18.  
• Buyer able to farm/operate for 2012 crop year.

**TRACT FOUR: 39-ACRES**  
Legal: SE 1/4 of the SE 1/4 of Section 22, 94-54 Yankton County, SD.  
Location: From Tract One go 1-mile south, 1 3/4 east north side of the road. Or junction of 307th St. and 450th Ave.  
• 39.5 acres tillable gravel township road to south, dirt road to east  
• Annual Taxes \$580.76  
• Production rating of 34.2. Predominant soil Baltic silty clay loam.  
• Buyer able to farm/operate for 2012 crop year.

**TO INSPECT THE PROPERTY:** We invite you to inspect these parcels at your convenience or visit [www.wiemanauktion.com](http://www.wiemanauktion.com) for pictures and buyers packet or call the auctioneers at 800-251-3111 and a packet can be mailed out.

**TERMS:** Cash sale with 15% down payment (non-refundable) auction day with the balance on or before December 15, 2011. Warranty deed to be granted with the cost of title insurance being split 50-50 between buyer and seller. Sellers to pay the 2011 taxes. Sold subject to owners approval and all easements, restrictions, and reservations of record. Come prepared to buy!!

**WHITE FAMILY PROPERTIES, LLC**  
**Wieman Land & Auction Co., Inc.**  
Marion SD 800-251-3111 Johnson, Heidepriem LLP  
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